



Employee Benefits Summary

July 1, 2005 – June 30, 2006

Benefits Overview:

- Benefit-eligible employees are those employees working at least 50% of the workweek. ***Contractual employees may purchase health benefits but are not eligible for the State subsidy for medical, dental, and prescription plan coverage.***
- Medical/Vision, Prescription, Dental, Accident, Disability & Death, Long-Term Care and Supplemental Life Insurance benefits have an effective date of either the 1st or the 16th of the month depending upon the period for which the deduction(s) is taken from the pay check.
- Benefit elections are made for the 12-Month period from July 1, 2005, through June 30, 2006.

Medical Plan Options:

Eight (8) medical plans are offered to Maryland State employees:

- **CareFirst BCBS Preferred Provider Organization (PPO)**
- **MLH-Eagle Preferred Provider Organization (PPO)**
- **Aetna US Healthcare Quality Point-of-Service (POS)**
- **CareFirst BCBS – Maryland Point-of-Service (POS)**
- **M.D. IPA Preferred Point-of-Service (POS)**
- **CareFirst Blue Choice Health Maintenance Organization (HMO)**
- **Kaiser Permanente Health Maintenance Organization (HMO)**
- **MAMSI Optimum Choice Health Maintenance Organization (HMO)**

Please see “Benefit Summaries” for plan details, located in Human Resources.

Bi-weekly medical premiums are as follows:

Plan	Employee	Employee + 1	Employee + 2 or more
CareFirst PPO	\$41.34	\$74.42	\$103.36
MLH-Eagle PPO	\$36.10	\$64.99	\$90.26
Aetna POS	\$24.40	\$43.91	\$60.99
CareFirst POS	\$26.63	\$47.93	\$66.57
MD IPA POS	\$26.05	\$46.88	\$65.11
CFBlue Choice HMO	\$21.35	\$44.80	\$55.50
Kaiser HMO	\$19.86	\$39.72	\$49.75
Optimum Choice HMO	\$21.74	\$45.21	\$53.91

- Employee's share of the premium cost is payroll deducted on a pre-tax basis.
- No pre-existing clause applies on any medical options.
- All medical plans include vision plan.

Mental Health and Substance Abuse Plan:

Mental Health and Substance Abuse plan coverage is available to all individuals and their dependents carrying medical plan coverage with the State of Maryland. *The State's Mental Health and Substance Abuse plan for individuals enrolled in PPO and POS medical plans are administered by APS Healthcare, Inc. (APS).* Individuals enrolled in HMO medical plans receive all mental health and substance abuse coverage through their HMO. Mental health and substance abuse benefits through the State cannot be obtained if not enrolled in a State medical health plan.

- The cost of coverage is included in the medical plan premium.
- Mental health and substance abuse benefits vary depending on the medical plan selected.

Please see "Benefit Summaries" for plan details, located in Human Resources.

Prescription Plan:

Prescription plan coverage is available to all individuals and their dependents who are eligible for health benefits with the State. The State's prescription plan is administered by Caremark PCS. The prescription plan covers the cost of most approved prescriptions, subject to normal co-payments that are determined by whether the drug is on the Caremark PCS formulary list and whether the drug is a brand-name or generic.

Please see "Benefit Summary" for plan, located in Human Resources.

Bi-weekly prescription plan premiums are as follows:

Plan	Employee	Employee + 1 Child	Employee + Spouse	Employee + 2 or more
Caremark PCS	\$17.68	\$23.50	\$29.35	\$35.36

- Employee's share of the premium cost is payroll deducted on a pre-tax basis.

Dental Plan Options:

Three (3) dental plans are offered to Maryland State employees:

- **Dental Benefit Providers (DHMO)** and **United Concordia (DHMO)**: Both plans offer employees and dependents the option of selecting a different Primary Dental Office (PDO) from the *dental network*, which will provide or arrange for all dental care. Preventive care and diagnostic dental care paid at 100% when services are received from the PDO. Restorative and other major services are offered at a reduced cost. Orthodontic services are available for both adults and children. There are no claim forms. There are no deductibles and no yearly benefit maximums. *You must select a Primary Dental Office when you first enroll regardless of intention to use.*

- **United Concordia Preferred Provider Organizationn (PPO):** This plan offers employees and dependents the option of receiving care at a participating dental network site (Primary Dental Office (PDO)) or from a dental provider outside of the PDO. All preventive and diagnostic care is covered in full while restorative and other major services are offered at a reduced cost. Orthodontic services are available for dependents up through the year in which they turn 23. There are no claims forms required when care is provided in-network. Plan payments, member co-insurances and deductibles are based on the Maximum Allowable Charge. In-Network participating dentists accept the Maximum Allowable Charge as payment in full.

Please see “Benefit Summaries” for plan details, located in Human Resources.

Bi-weekly dental premiums are as follows:

Plan	Employee	Employee + 1 Child	Employee + Spouse	Employee + 2 or more
Dental Benefit Providers (DHMO)	\$3.41	\$6.81	\$7.50	\$11.92
United Concordia (DHMO)	\$3.50	\$6.09	\$7.00	\$9.84
United Concordia (DPPO)	\$5.37	\$10.26	\$10.74	\$20.11

- Employee’s share of the premium cost is payroll deducted on a pre-tax basis.
- When care is received **in-network**, there is no pre-existing condition exclusion, except for orthodontics in progress (see “Benefit Summaries” for plan details).

Term Life Insurance Plan:

A Term Life Insurance plan is available to all employees and their dependents who are eligible for health benefits with the State. It is offered through The Standard Insurance Company. Employees are eligible for coverage in \$10,000 increments to a maximum of \$300,000. Employees may choose up to \$50,000 in coverage without a Statement of Health form. Premium rates are determined based upon age and/or dependent/spousal plan coverage.

Please see “Benefit Summary” for plan details and premium rates, located in Human Resources.

Personal Accidental Death and Dismemberment Plan:

The Personal Accidental Death and Dismemberment Plan (PA&D) is available to all active status employees and their dependents who are eligible for health benefits with the State. It is offered to State employees through the Metropolitan Life Insurance Company. The plan provides benefits in the event of an accidental death or dismemberment.

Please see “Benefit Summary” for plan details, located in Human Resources.

Bi-weekly PA&D premiums are as follows:

PA&D Coverage Level	Employee	Employee + Family
\$100,000	\$0.90	\$1.65
\$200,000	\$1.80	\$3.30
\$300,000	\$2.70	\$4.95

Flexible Spending Accounts:

Employees may direct **pre-tax dollars** into special accounts to pay for **healthcare expenses** not covered by the medical plan and for **day care expenses**. Please note strict IRS regulations apply and you are encouraged to review thoroughly the *Enrollment Guide for Flexible Spending Accounts*, located in *Human Resources*.

Retirement Plans:

Maryland State Pension Plan:

New employees are required to join the *State Employee Pension System*. There is a mandatory 2% contribution up to the Social Security Wage Base.

Vesting: Employees are vested in the pension system after five years of service. If an employee leaves State service after vesting, but before retirement, the employee is eligible for pension benefits at age 62. Early retirement is age 55 with at least 15 years of creditable service.

Death Benefits:

As part of the Maryland State Retirement and Pension Systems, monetary compensation equal to one year of salary will be awarded to an employee's designated beneficiary(ies) in the event of the employee's death after one (1) year of membership.

Supplemental Retirement Plans:

Employees have the opportunity to participate in three (3) supplemental retirement plans. Employees are eligible to participate immediately. The minimum contribution is \$5.00 per pay and the maximum varies by plan. The first \$400.00 you contribute will be matched dollar for dollar by the State. ***Contractual employees are eligible to join, but are not eligible for the matching contribution.*** The plans include:

- 457 Deferred Compensation Plan
- 403(b) Tax Deferred Annuity Plan
- 401(k) Savings & Investment Plan

Please see "Pension Plan" documents for benefit details enclosed in your orientation packet or located in Human Resources

Please note: Contractual employees are not eligible and do not receive holiday, personal, annual or sick leave privileges.

Holiday Benefits:

The State observes eleven (11) holidays each year and a Statewide general election day, when applicable. For Calendar Year 2005, State offices are closed on the following days:

New Year's Day	Columbus Day
Dr. Martin Luther King, Jr.'s Birthday	Veterans' Day
Presidents' Day	Thanksgiving Day
Memorial Day	Day After Thanksgiving
Independence Day	Christmas Day
Labor Day	

Leave Benefits:

Annual Leave: Full-time State employees earn Annual Leave in the following increments:

<i>Length of Service</i>	<i>Amount of Annual Leave</i>
0-5 years of service	10 days per year
6-10 years of service	15 days per year
11-20 years of service	20 days per year
21+ years of service	25 days per year

- Annual Leave is prorated based on percentage of employment.
- New employees must wait until they have completed six (6) months of State service before they can use Annual Leave. After six months, new full-time employees will be credited with five (5) days of Annual Leave.
- Employees may carry-over Annual Leave from one calendar year to the next for a maximum accrual of 50 days of Annual Leave.

Personal Leave: State employees are granted six (6) days of Personal Leave beginning of the first pay period of calendar year.

- Personal Leave is prorated based on the percentage of employment and start date of employment (if employed after January 1st).
- Personal Leave is available to all employees immediately upon State employment.
- Personal Leave cannot be accumulated or carried over from one calendar year to the next.

Sick Leave: State employees earn 15 days of Sick Leave per year at a rate of 4.615 hours per pay period.

- Sick Leave is prorated based on the percentage of full-time employment.
- Sick Leave can accrue or be carried over from year to year; there is no maximum accrual limit. Upon retirement directly from State service, unused Sick Leave will be calculated as additional service credit.
- All unused Sick Leave is forfeited when you resign from State employment. Should you return to State service within three (3) years, your Sick Leave will be reinstated.

Other Benefits:

Maryland State employees are eligible to receive and/or participate in other benefit programs to include:

- *College Savings Plans
- *Fitness Center Discounts
- *Banking Services (State Employees Credit Union [SECU])
- *Direct Paycheck Deposit Program
- *U.S. Savings Bonds Program
- *United Buying Service
- *Telework Program
- Employee-to-Employee Leave Donation Program
- Employees' Leave Bank
- Public Transportation Program (MTA services)
- Tuition Reimbursement Program

*Contractual employees are eligible for these benefits

The benefits described here are only a summarized version of the many benefit plans and programs offered by the State of Maryland. You are encouraged to thoroughly review the benefit plan documents, summaries and employee handbook provided to you at orientation for more detailed information. Should you have questions regarding any of the benefit programs offered, please call the Human Resources Employee Relations Section at (410) 767-0153.

The State of Maryland reserves the right to modify, amend, suspend or terminate any plan or benefit at any time, and for any reason without prior notification.